

Office of the Insurance Commissioner

1998 Washington Market Share and Loss Ratio

Domestic Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share (1)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(2)
Cascade Natl Ins Co	10175	WA	\$8.691	0.17%	\$11.730	\$9.400	80.14%
Commonwealth Ins Co Of Amer	10220	WA	\$2.962	0.06%	\$3.187	\$1.965	61.64%
Consumers Insurance Companv	28975	WA	\$180	0.00%	\$180	\$11	6.15%
Contractors Bonding & Ins Co	37206	WA	\$8.237	0.16%	\$8.306	\$1.375	16.56%
Eagle Pacific Ins Co	36986	WA	\$6.522	0.13%	\$5.243	\$3.535	67.42%
Farmers Ins Co Of WA	21644	WA	\$403.153	7.82%	\$391.179	\$281.667	72.00%
Federated Amer Ins Co	11096	WA	\$8.798	0.17%	\$9.385	\$6.513	69.40%
First Natl Ins Co Of Amer	24724	WA	\$51.171	0.99%	\$50.400	\$33.273	66.02%
Fraternal Beneficial Assoc	29360	WA	\$72	0.00%	\$72	\$11	15.57%
Freemont Ind Co Of The NW	21148	WA	\$3.543	0.07%	\$3.451	\$2.559	74.15%
General Ins Co Of Amer	24732	WA	\$83.684	1.62%	\$81.774	\$57.329	70.11%
Grange Ins Assn	22101	WA	\$58.485	1.13%	\$58.101	\$35.512	61.12%
Mutual Of Enumclaw Ins Co	14761	WA	\$136.488	2.65%	\$132.539	\$81.303	61.34%
National Merit Ins Co	39004	WA	\$11.526	0.22%	\$11.538	\$7.471	64.75%
Northwest Dentists Ins Co	32417	WA	\$2.737	0.05%	\$2.737	\$1.358	49.63%
Pemco Ins Co	18805	WA	\$68.965	1.34%	\$67.019	\$41.281	61.60%
Pemco Mut Ins Co	24341	WA	\$209.141	4.06%	\$204.891	\$123.493	60.27%
Physicians Ins Exch	40738	WA	\$56.004	1.09%	\$55.383	\$33.800	61.03%
Progressive Northwestern Ins Co	42919	WA	\$13.647	0.26%	\$14.472	\$6.942	47.97%
Red Shield Ins Co	41580	WA	\$2.715	0.05%	\$2.798	\$983	35.13%
Rocky Mountain Fire & Cas Co	22128	WA	\$3.305	0.06%	\$3.017	\$1.806	59.87%
Safeco Ins Co Of Amer	24740	WA	\$193.534	3.75%	\$192.629	\$116.202	60.32%
Seaton Ins Co	25763	WA	\$0	0.00%	\$0	\$336	(4194675.00)%
Unigard Ind Co	25798	WA	\$17.014	0.33%	\$16.896	\$9.119	53.97%
Unigard Ins Co	25747	WA	\$62.676	1.22%	\$63.870	\$39.423	61.72%
Washington Cas Co	42510	WA	\$18.601	0.36%	\$19.301	\$10.605	54.94%
Western Natl Assur Co	24465	WA	\$6.672	0.13%	\$6.744	\$7.970	118.19%
Totals (Loss Ratio is average)			\$1,438,524	27.90%	\$1,416,844	\$915,245	63.79%

(1) Market Share is based on all authorized Washington companies' written premiums.

(2) Excluding all Loss Adjustment Expenses (LAE)